



Member Fee Schedule

Effective November 1, 2024

FEES APPLICABLE TO ALL ACCOUNTS

DESCRIPTION	FEE
Return Deposited Item, <i>per item</i>	\$8.24
Early Closeout Fee, <i>per account</i>	\$5.00
(New Accounts closed within 180 days)	
Insufficient Funds Charge, <i>per item</i>	\$32.00
(Check, ATM/POS, EFT or Member Privilege)	
Reduced Fee for 18/65 Checking, <i>per item</i> ..	\$5.00
Uncollected Funds Charge, <i>per item</i>	\$32.00
(Check, ATM/POS, EFT or Member Privilege)	
Reduced Fee for 18/65 Checking, <i>per item</i> ..	\$5.00
Stop Payment Fee, <i>per item</i>	\$32.00
(Check, EFT, Money Order or Official Check)	
Electronic Statements.....	No Charge
Online Banking and Online Bill Pay	No Charge
<i>Special Services:</i>	
Stop Payments (Check or ACH), <i>per item</i>	\$32.00
Same Day/Overnight Payments, <i>per item</i>	\$15.00
Audio Response (Memberline).....	No Charge
Inactive Fee, <i>per month</i>	\$5.00
(after 12 mos inactivity)	
Abandoned Property Fee, <i>when escheated</i> .	\$30.00
Tax Levy Fee, <i>per levy</i>	\$40.00
Child Support Levy Fee, <i>per levy</i>	\$40.00
<i>Copies:</i>	
Check Printing Charge, <i>per check</i> (first 6 free)	\$8.00
Statement Printing Charge, <i>per statement</i>	\$5.00
Account Activity Charge, <i>per printout</i>	\$2.00
Account Research, <i>per hour</i>	\$25.00
<i>Wire Transfers:</i>	
Incoming Wire Charge, <i>per wire</i>	\$10.00
Outgoing Wire Charge, <i>per wire</i>	\$20.00
Foreign Wire Charge, <i>per wire</i>	\$40.00
Canadian Item Processing Fee, <i>per item</i>	\$25.00

CHECKING ACCOUNT

DESCRIPTION	FEE
Overdraft Transfer <i>per transfer from shares</i>	\$5.00
Over the Counter Checks, <i>per sheet of 4</i>	\$1.00
<i>Essential Checking:</i>	
Paper Statement Fee, <i>per month</i>	\$2.00
(For members not enrolled in e-statements)	
<i>Advantage Checking, Powered by BaZing:</i>	
BaZing Fee, <i>per month</i>	\$6.00

IRA ACCOUNT

IRA Transfer Fee, <i>per plan</i>	\$10.00
---	---------

MONEY MARKET ACCOUNT

Maintenance Service Charge, <i>per month</i>	\$15.00
(if daily balance falls below \$2,000)	

CLUB ACCOUNT

Early Withdrawal Fee, <i>per withdrawal</i>	\$10.00
(Applies to Withdrawals prior to end of club year)	

ATM

Withdrawals	No Charge
Balance Inquiries	No Charge
Card Reissue Fee, <i>per card</i>	\$15.00
(ATM or Debit Card)	

Member Fee Schedule

Effective November 1, 2024

SAFE DEPOSIT

Safe Deposit Box Rental	
Size	
3 X 5	\$30.00
5 X 5	\$35.00
3 X 10	\$45.00
5 X 10	\$55.00
10 X 10	\$90.00
Safe Deposit Box Late Fee, <i>per month</i>	\$5.00
Lost Key, <i>per key</i>	\$20.00
Box Drilling, <i>per box</i>	\$150.00

OTHER

Money Order Fee, <i>per item</i>	\$5.00
(Fee Waived for 18/65 Checking)	
Official Check Fee, <i>per item</i>	\$5.00
(Fee Waived for 18/65 Checking)	
Notary Fee (non-member), <i>per document</i>	\$1.25
Medallion Stamp, <i>per document</i>	\$10.00
Faxes/Copies - Local/Non Local, <i>per page</i> ...	\$2.00
Mortgage Discharge Reissuance	\$35.00
Returned Mail Fee, <i>per item</i>	\$5.00

(800) 821-0160 • www.freedom.coop
 10 Locations throughout the Pioneer Valley



Federally insured by NCUA. Shares and deposits in excess of NCUA limits are fully insured by MSIC.

